

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF TENNESSEE
AT KNOXVILLE

FILED

2016 APR 19 P 3:26

U.S. DISTRICT COURT
EASTERN DIST. TENN.

UNITED STATES OF AMERICA,

Plaintiff,

v.

CHRISTY A. GREIDER and
JASON A. GREIDER,

Defendants.

NO. 3:16-CR- 57

JUDGES Reeves/Guyton

INDICTMENT

COUNT ONE

Conspiracy to Commit Wire Fraud and Mail Fraud

The Grand Jury charges that from in or about April 2012 through in or about June 2014, in the Eastern District of Tennessee, Defendants CHRISTY A. GREIDER and JASON A. GREIDER, did conspire, confederate, and agree to knowingly commit violations of Title 18, United States Code, Section 1343, that is, wire fraud, and Title 18, United States Code, Section 1341, that is, mail fraud, all in violation of Title 18, United States Code, Section 1349.

INTRODUCTION

At all times material herein:

1. From on or about April 18, 2012 through on or about June 17, 2014, Defendant CHRISTY A. GREIDER, was an employee of M-3 Construction, Inc., which had Oak Ridge, Tennessee, within the Eastern District of Tennessee, as its principal place of business.

2. Defendant CHRISTY A. GREIDER's job duties included serving as the bookkeeper for M-3 Construction, Inc.

3. In addition to her job duties as bookkeeper, Defendant CHRISTY A. GREIDER also assisted the owners of M-3 Construction, Inc. with their personal finances by paying their personal bills and maintaining their bank accounts.

4. During Defendant CHRISTY A. GREIDER's employment with M-3 Construction, Inc., the company was owned by Lindy and Viola Murdock, both of whom were born in 1928 (Lindy Murdock passed away in 2015). Lindy and Viola Murdock's son, Robert Murdock, was the president of M-3 Construction, Inc.

5. Although Defendant CHRISTY A. GREIDER was entrusted with account numbers and passwords for credit card and bank accounts owned by M-3 Construction, Inc. and by Lindy, Viola, and Robert Murdock, Defendants CHRISTY A. GREIDER and JASON A. GREIDER were never given permission to use those accounts for their own personal expenditures.

6. The account owner for Chase credit card XXXX-XXXX-XXXX-2139 was Lindy M. Murdock.

7. The account owners for Chase credit card XXXX-XXXX-XXXX-5562 were Lindy M. Murdock and M-3 Construction, Inc.

8. The account owner for Chase credit card XXXX-XXXX-XXXX-8464 was Lindy M. Murdock.

9. The account owner for Capital One credit card XXXX-XXXX-XXXX-7378 was Robert H. Murdock.

10. The account owner for Capital One credit card XXXX-XXXX-XXXX-3743 was Robert Murdock.

THE SCHEME

11. From in or about June 2012 through in or about June 2014, Defendants CHRISTY A. GREIDER and JASON A. GREIDER, devised and intended to devise a scheme to defraud M-3 Construction, Inc., Lindy Murdock, Viola Murdock, and Robert Murdock, and to obtain property through false and fraudulent pretenses, to wit, through the unauthorized use of the bank and credit card accounts of M-3 Construction, Inc., Lindy Murdock, Viola Murdock, and Robert Murdock for personal purchases and expenditures by Defendants CHRISTY A. GREIDER and JASON A. GREIDER.

MANNER AND MEANS

12. In furtherance of their scheme to defraud, Defendants CHRISTY A. GREIDER and JASON A. GREIDER, made unauthorized personal purchases and expenditures using credit card accounts belonging to M-3 Construction, Inc., Lindy Murdock, Viola Murdock, and Robert Murdock.

13. In an effort to hide the personal purchases and expenditures and the fraudulent nature thereof, Defendant CHRISTY A. GREIDER changed the address for Postal Service delivery of the credit card statements for accounts belonging to M-3 Construction, Inc. and Lindy Murdock to her own personal address, such changes being made without the knowledge and authorization of the account owners.

14. To further conceal the unauthorized purchases made by Defendants CHRISTY A. GREIDER and JASON A. GREIDER on credit card accounts belonging to M-3 Construction, Inc., Lindy Murdock, Viola Murdock, and Robert Murdock, payments were made from TNBank accounts, which were owned by M-3 Construction, Lindy Murdock, Viola Murdock, and Robert Murdock, to pay down the balance on the outstanding credit card accounts.

15. On or about the dates set forth below, within the Eastern District of Tennessee, and elsewhere, Defendants CHRISTY A. GREIDER and / or JASON A. GREIDER, for the purpose of executing the above-described conspiracy, scheme, and artifice to defraud, made unauthorized personal purchases and expenditures using the bank and credit card accounts of M-3 Construction, Inc., Lindy Murdock, Viola Murdock, and Robert Murdock, and in so doing did knowingly transmit and cause to be transmitted, by means of wire communication in interstate commerce, signals and sounds including, without limitation, the following:

	Date	Nature of Transaction
A	10/26/2012	Payment to U.S. Cellular in the amount of \$623.48 on Chase credit card XXXX-XXXX-XXXX-2139.
B	7/20/2013	Payment to American Freight in the amount of \$1,745.71 on Chase credit card XXXX-XXXX-XXXX-2139.
C	9/13/2013	Payment to Campbell's Pool and Spa in the amount of \$3,384.13 on Chase credit card XXXX-XXXX-XXXX-2139.
D	10/22/2013	Payment to Earl Duff Subaru in the amount of \$6,300.00 on Chase credit card XXXX-XXXX-XXXX-2139.
E	10/26/2013	Payment to Mattress Expo in the amount of \$1,100.00 on Chase credit card XXXX-XXXX-XXXX-2139.
F	11/29/2013	Payment to the Apple Store in the amount of \$1,186.78 on Chase credit card XXXX-XXXX-XXXX-2139.
G	2/05/2014	Payment to Brown Squirrel Furniture in the amount of \$3,194.56 on Chase credit card XXXX-XXXX-XXXX-2139.
H	2/13/2014	Payment to HH Gregg in the amount of \$2,536.11 on Chase credit card XXXX-XXXX-XXXX-2139.
I	2/16/2014	Payment to Brown Squirrel Furniture in the amount of \$2,995.80 on Chase credit card XXXX-XXXX-XXXX-2139.
J	2/17/2014	Payment to Brown Squirrel Furniture in the amount of \$3,342.80 on Chase credit card XXXX-XXXX-XXXX-2139.
K	2/19/2014	Payment to the Blue Springs Boat Company in the amount of \$10,000.00 on Chase credit card XXXX-XXXX-XXXX-2139.
L	3/12/2014	Payment to Clayton Homes in the amount of \$5,000.00 on Chase credit card XXXX-XXXX-XXXX-2139.
M	3/13/2014	Payment to Clayton Homes in the amount of \$5,000.00 on Capital One credit card XXXX-XXXX-XXXX-7378.
N	3/14/2014	Payment to Clayton Homes in the amount of \$5,000.00 on Capital One credit card XXXX-XXXX-XXXX-3743.
O	3/15/2014	Payment to Clayton Homes in the amount of \$4,000.00 on Chase credit card XXXX-XXXX-XXXX-5562.

P	3/15/2014	Payment to Advance Auto Parts in the amount of \$1,854.78 on Chase credit card XXXX-XXXX-XXXX-2139.
Q	3/21/2014	Payment to Lowe's Harriman in the amount of \$4,902.46 on Chase credit card XXXX-XXXX-XXXX-5562.
R	3/22/2014	Payment to Lowe's Harriman in the amount of \$4,289.74 on Chase credit card XXXX-XXXX-XXXX-5562.
S	4/03/2014	Payment to Blue Sky Tours in the amount of \$3,244.20 on Chase credit card XXXX-XXXX-XXXX-5562.
T	4/16/2014	Payment to AAA Online Sales in the amount of \$1,514.95 on Chase credit card XXXX-XXXX-XXXX-5562.
U	5/05/2014	Payment to the Apple Store in the amount of \$1,255.28 on Chase credit card XXXX-XXXX-XXXX-8464.
V	6/21/2014	Payment to AAA Online Sales in the amount of \$1,530.00 on Chase credit card XXXX-XXXX-XXXX-8464.
W	6/21/2014	Payment to Advance Auto Parts in the amount of \$1,360.57 on Chase credit card XXXX-XXXX-XXXX-8464.

All in violation of Title 18, United States Code, Section 1349.

Forfeiture Allegations

16. The allegations contained in paragraphs 1 through 15 and contained in Count 1 of this Indictment are repeated, realleged, and incorporated by reference as if fully set forth herein for the purpose of alleging forfeiture pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c).

17. Upon conviction of an offense in violation of Title 18, United States Code, Sections 1341, 1343, or 1349, Defendants CHRISTY A. GREIDER and JASON A. GREIDER, shall forfeit to the United States of America, pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c), any property, real or personal, constituting, or derived from, proceeds obtained, directly or indirectly, as a result of any such violation, or is traceable to such violation. The property to be forfeited includes, but is not limited to, the following:

- a. A personal money judgment, against Defendants CHRISTY A. GREIDER and JASON A. GREIDER and in favor of the United States, equal to the

value of any property, real or personal, which constitutes or is derived from proceeds traceable to the offense.

18. If any of the property described above, as a result of any act or omission of Defendants CHRISTY A. GREIDER or JASON A. GREIDER:

- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third party;
- c. has been placed beyond the jurisdiction of the court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property which cannot be divided without difficulty,

the United States of America shall be entitled to forfeiture of substitute property pursuant to Title 21, United States Code, Section 853(p), as incorporated by Title 18, United States Code, Section 982(b)(1) and Title 28, United States Code, Section 2461(c).

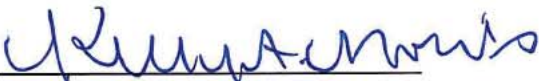
All pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c).

A TRUE BILL:

SIGNATURE REDACTED

GRAND JURY FOREPERSON

NANCY STALLARD HARR
ACTING UNITED STATES ATTORNEY



KELLY A. NORRIS
Assistant United States Attorney